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CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Technology Center at fax number (703) 872-9306 (Before Final) on August 19, 2004.

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Application No. : 08/922,462
 Filing Date : 9/3/97
 First Name Inventor : DeFrancesco, et al
 Title : Automated Credit Application System
 Art Unit : 3628
 Examiner : Nga B. Nguyen
 Attorney Docket No. : 104570-498NP

Submitted herewith are the following items for filing in the above-identified case:

1. This Fax Transmittal;
2. Revocation of Power of Attorney with New Power of Attorney and Change of Correspondence Address; and
3. Statement Under 37 CFR 3.73(b).

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